

<b>Notice of Allowability</b>	Application No. 09/772,427 Examiner OJO O. OYEBISI	Applicant(s) LAWRENCE, DAVID Art Unit 3692
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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS. This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1.  This communication is responsive to 08/28/06.
2.  The allowed claim(s) is/are 47-60.
3.  Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a)  All
  - b)  Some\*
  - c)  None
 of the:
  1.  Certified copies of the priority documents have been received.
  2.  Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3.  Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4.  A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5.  CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
  - (a)  including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1)  hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - (b)  including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6.  DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

#### Attachment(s)

1. <input type="checkbox"/> Notice of References Cited (PTO-892)	5. <input type="checkbox"/> Notice of Informal Patent Application
2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	6. <input type="checkbox"/> Interview Summary (PTO-413), Paper No./Mail Date _____
3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____	7. <input type="checkbox"/> Examiner's Amendment/Comment
4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material	8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance
	9. <input type="checkbox"/> Other _____.

## DETAILED ACTION

### *Response to Arguments*

1. Applicant's arguments, (see pgs 5-15, filed 09/28/2006), with respect to claims 47-60 have been fully considered and are persuasive. The rejection of claims 47-60 has been withdrawn.

### *Allowable Subject Matter*

2. Claims 47-60 are allowed.

### *Examiner's Statement of Reason for Allowance*

3. The following is an examiner's statement of reasons for allowance for all claims:

**Re claims 47, 52, and 54.** The prior art fails to teach, or suggest, the limitations of: determining that the financial transaction participant is a politically identified person ("PIP") by referencing digital data in a memory of a computer system indicating that the participant has a status of at least one of: an elected official, a bureaucrat, a political appointee, a World Bank Official and a military personnel; calculating a first category political risk score based on the financial transaction data; calculating a second category political risk score based on the financial transaction data; and calculating, based on the first and second category political risk scores, an overall transaction political risk quotient associated with the financial transaction; and comparing the overall transaction political risk quotient with a risk quotient threshold to determine a suggested action associated with the financial transaction. The closest prior art is also **the best U.S art:** Basch et al (US PAT: 6,119,103), a method for predicting financial

risk, which includes receiving first transaction data pertaining to transactions performed on a first financial account. The first financial account represents a financial account issued to a given account holder by a first account issuer. The method further includes receiving second transaction data pertaining to transaction performed on a second financial account different from the first financial account. The second financial account represents a financial account issued to the given account holder by a second account issuer different from the first account issuer. There is further included scoring the first transaction data and the second transaction data based on a preexisting model to form a score for the account holder. Additionally, there is included transmitting, if the score is below a predefined financial risk threshold, the score to one of the first account issuer and the second account issuer. Although, Basch mentions predicting a particular type of risk i.e., financial risk, that is not the same as or suggestive of Appellant's claimed political risk. Thus Basch exclusively discloses financial risks, not political risks as disclosed by the applicant. Further, **while the political risk scores and political risk quotient claimed by the applicant are associated with a PIP (politically identified person), Basch's multiple financial risk scores and financial risk threshold are associated with the financial account holder, not taught to be a political identified person.** Lastly, Basch discloses the generation of multiple financial risk scores, but silent on the generation of political risk scores as disclosed by the applicant.

Furthermore, Lewin, Rebecca (Banks Use AI to Battle Fraud, Bank Systems and Technology, v32 n11 p22(1) Nov 1995), cited prior art, discloses the detection of money

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laundering and other banking fraud using artificial intelligence systems. However, there is no mention of how this detection is carried out.

Lastly, Coppola, James (WO00/75836 A2), cited prior art, discloses a method and system for managing investment portfolio risk. James risk is associated with an investment account i.e., investment portfolio. However, the applicant's disclosed risk is associated with a politically identified person. Further, while the applicant discloses political risk and political risk scores, James discloses financial risk and point risk value.

Updated searches revealed no references that disclosed the claimed inventions, nor were any secondary references identified which could be reasonably combined with Basch.

The drawings submitted on 01/30/2001 are acceptable.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571) 272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.

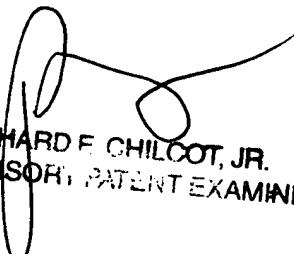
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, RICHARD E. CHILCOT can be reached on (571)272-6777. The fax phone

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number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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RICHARD F. CHILCOT, JR.  
SUPERVISOR, PATENT EXAMINER